

# WHEN INSURANCE BECOMES MISSION CRITICAL

**With 20–30 million road accidents a year it is hard to avoid being affected at some point in our private or professional lives. Working or living in an aid and development country has proven to increase this risk significantly. Carrying out aid and development work in order to successfully reach beneficiaries heavily depends on transportation.**

The WorldAuto Insurance Policy protects your fleet resources and the ability to complete your mission. With this in mind we hope that we can help raise awareness on an area which, in many organizations, appear to lack adequate focus. It is important to be aware of potential risks and ensure that the policy provides adequate coverage for your needs.

By answering just three basic questions we are able to provide you with a brief assessment of your insurance needs. This is in order to fully protect your transportation resources and the ability to complete your mission:

Visit our website:

**[www.kjaer.com](http://www.kjaer.com)** - and look under Solutions and Insurance

If you have questions or concerns about vehicle insurance, potential risk factors or anything else related to vehicle and liability coverage, please do not hesitate to contact us and we will be very happy to clarify the issues. Peace of mind and making the right choice for your organization is mission critical in the sector we work in.

We hope to hear from you so we in a joint effort can create more awareness about an often neglected matter.

Yours sincerely  
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# WORLD*AUTO* FLEET VEHICLE INSURANCE

The WorldAuto vehicle policy is specifically developed to serve international organizations and expatriates. KJAER & KJAER has partnered with Clements International who has more than 60 years of experience with international insurance.

The WorldAuto insurance is available to all KJAER & KJAER customers at an exclusive rate. For more information please visit the KJAER & KJAER website: [www.kjaer.com](http://www.kjaer.com)

## Why?

A reliable insurance provider safeguards an organization's financial stability and provides adequate coverage for getting the vehicles back on the road. A reliable insurance provider also gives compensation to the people in need.

It also means no hidden surprises, no repair workshop restrictions, no unnecessary "red tape" procedures. Simple and transparent procedures are imperative to make a vehicle fit to fulfill its mission as quickly as possible.

And what is the value of a life? You cannot put a figure on it but what limit is acceptable and how do we ensure a decent coverage to help families who may have lost their breadwinner? How do we ensure injured people receive medical treatment? There are liability policies which rate lives as low as USD 1,000. These are unfortunately not exceptional and worse still there are some who do not pay out at all.

WorldAuto is a reliable vehicle insurance providing adequate coverage for your needs and ensures the vehicle is back on the road as quickly as possible following the event of an accident.



**Comprehensive Physical Damage**  
**International Third Party Liability Coverage**  
**Medical Payment**  
**One Worldwide Rate Regardless of Country Risk**  
**Borderless Coverage**

**Simple and Fast Claim Procedure**  
**Terrorism Coverage**  
**Strikes and Riots**  
**Kidnap and Ransom**  
**Based on Hard Currency**

## MAKE IT POSSIBLE

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